

35377 U.S. PTO
09/487233



Class	Subclass	ISSUE CLASSIFICATION

PATENT NUMBER

U.S. UTILITY Patent Application

O.I.P.E. SCANNED <i>MSB</i> <i>LA</i> <i>Q.A. DET</i>	PATENT DATE
--	-------------

APPLICATION NO.	CONT/PRIOR.	CLASS	SUBCLASS	ART UNIT	EXAMINER
09/487233		705	39	2768-771	<i>3628 Bass</i>

APPLICANTS
Scott Cook
Rene Lacerte

TITLE
Consumer-directed financial transfers using automated clearinghouse networks

PTO-2040
12/99

ISSUING CLASSIFICATION

ORIGINAL		CROSS REFERENCE(S)					
CLASS	SUBCLASS	CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)				
INTERNATIONAL CLASSIFICATION							

☐ Continued on Issue Slip Inside File Jacket

<input type="checkbox"/> TERMINAL DISCLAIMER <input type="checkbox"/> The term of this patent subsequent to _____ (date) has been disclaimed. <input type="checkbox"/> The term of this patent shall not extend beyond the expiration date of U.S. Patent. No. _____ <input type="checkbox"/> The terminal _____ months of this patent have been disclaimed.	DRAWINGS Sheets Drwg. Figs. Drwg. Print Fig.			CLAIMS ALLOWED Total Claims Print Claim for O.G.	
	(Assistant Examiner) (Date)			NOTICE OF ALLOWANCE MAILED	
	(Primary Examiner) (Date)			ISSUE FEE Amount Due Date Paid	
	(Legal Instruments Examiner) (Date)			ISSUE BATCH NUMBER	

WARNING:

The information disclosed herein may be restricted. Unauthorized disclosure may be prohibited by the United States Code Title 35, Sections 122, 181 and 368. Possession outside the U.S. Patent & Trademark Office is restricted to authorized employees and contractors only.

Form PTO-436A
(Rev. 6/99)

FILED WITH: ☐ DISK (CRF) ☐ FICHE ☐ CD-ROM
(Attached in pocket on right inside flap)

Best Available Copy